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ABSTRACT

The guide contains consumer education learning activities and references for use with Manpower Development and Training Act trainees. It is organized in six sections, each dealing with one of the following basic concepts: (1) the economic system, (2) income procurement, (3) consumer alternatives, (4) consumer behavior determinants, (5) roles, rights, and responsibilities, and (6) community resources. Each section begins with the statement of an overall objective and a graphic representation of the basic concept covered. Several other objectives are included for each section. For each objective within a section, a table is presented which lists concepts, suggested learning and evaluation experiences, and suggested resources. A 10-page bibliography lists instructional materials catalogs, charts, periodicals, pamphlets (on clothing and appliances, credit, foods, economics and investments, insurance, and money management), trainee manuals and workbooks, trainee programed materials, teacher manuals and guides, and teacher references (texts, special kits, and source lists). Also included is a glossary of 61 consumer education terms. Names of the members of Ohio's State Advisory Committee on Consumer Economic Education and of the committee of teachers and teacher educators, developers of the guide, are listed. (MS)

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MANPOWER TRAINING RESOURCE

SUPPLEMENT

TO

CONSUMER EDUCATION

CURRICULUM GUIDE FOR OHIO

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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1971 Vocational Education Division
State Department of Education
Columbus, Ohio

MANPOWER TRAINING RESOURCE SUPPLEMENT

TO THE CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO

OHIO STATE BOARD OF EDUCATION

1971

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Dr. Franklin B. Walter, Deputy Superintendent, Ohio Department of Education

Dr. Byrl R. Shoemaker, Director of Vocational Education, Ohio Department of Education

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FOREWORD

During June of 1971 the Ohio Department of Education sponsored and coordinated a Curriculum Workshop for the purpose of developing specialized supplements to the *Consumer Education Curriculum Guide for Ohio, Grades K-12.* More than eighty teachers and teacher educators, representing nine different subject areas, attended. Each of them contributed significantly to the new guidelines.

Special acknowledgements are due Mrs. Sonia Cole, Assistant Director, Vocational Education, Home Economics Section, who has provided continual leadership in Consumer Education; Dr. Robert Goble, Professor of Education, Miami University, who served as Project Director in developing these supplements; Mrs. Margaret Driver and Miss Barbara Reed, Supervisors in Vocational Home Economics; Mr. Dennis Lupher, Consumer Economic Education Supervisor, Vocational Education Division; and Dr. Robert Myers, Associate Dean, School of Business Administration, Miami University.

In addition, special appreciation is extended to the following persons for their contributions:

Mr. Sam Blaskey, Office of Consumer Affairs,
Executive Office of the President, Washington, D.C.

Mr. Paul Coleman, Executive Council, Department of Welfare,
State of Ohio

Mr. Roger Downing, Executive Vice President,
Ohio Consumer Loan Association

Mr. Solomon Harge, Director, Consumer Protection,
Cleveland, Ohio

Mr. Byron Hollinger, Director of School Relations,
Ohio Council on Economic Education

Mr. Robert R. Kibrick of Olcott Forward Co.

Dr. Harlan Miller, Executive Secretary,
Council on Family Finance Education and Educational Director,
Institute of Life Insurance

Mr. Robert R. O'Reilly, Director of Changing Times Education Service

Mr. H. Lester Rupp, Grolier Education Corporation

Others, too numerous to mention, have had a positive influence on the workshop and the resulting supplements. Their dedication and assistance were genuinely appreciated.

Martin W. Essex
Superintendent of Public Instruction

Ohio's

Advisory Committee on

Consumer Economic Education

The Superintendent of Public Instruction, Martin Essex, appointed the Consumer Education Advisory Committee to the Ohio Department of Education for the purpose of assisting and advising in the development and enrichment of consumer education programs in the schools of Ohio. Membership on the committee is representative of government, education, business and industry. The committee, coordinated by Mr. C. William Phillips, has provided suggestions in the development of several projects in consumer education.

Appreciation is extended to these members for their advise and counsel which has aided in the development of consumer education resource materials. The names of the committee are listed on the following page.

STATE ADVISORY COMMITTEE ON CONSUMER ECONOMIC EDUCATION

Committee Members

Paul R. Boso	Public Relations, Household Finance Corporation
Roger Downing	Executive Secretary, Ohio Consumer Loan Association
Mrs. Betty Du Boux	Vice President of District Directors, Parent Teachers Association
Mrs. Jean Duston	League of Women Voters
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Byron Hollinger	Director of School Relations, Ohio Council on Economic Education
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Ira C. Thompson	Comptroller, AFL-CIO
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Joe Young	Assistant Superintendent, Mad River Local Schools

State Department Staff Task Force on Consumer Education

Mr. C. William Phillips,	Chairman—Coordinator, Education Professions Development Act
Mrs. Sonia Cole	Assistant Director for Home Economics, Division of Vocational Education
Mr. Robert B. Gates	Supervisor, Industrial Arts
Mr. Robert H. Koon	Supervisor, Research, Survey, Evaluation and Exemplary Programs
Mr. Byron Walker	Supervisor, Social Studies and Humanities
Mr. J. E. Brown	Consultant—Director, Division of Elementary and Secondary Education

INTRODUCTION

Consumer "know how" has been a special recognized need of the MDTA trainee. The disadvantaged have been given some assistance in this area on an unplanned and unstructured basis at MDTA centers.

The committee has prepared this Consumer Education Curriculum Guide with the purpose of providing activities and references suitable for this special needs population, under a variety of program offerings.

Each Manpower Skill Center will undoubtedly provide Consumer Education in various settings such as: individual counseling, group guidance sessions, basic education classes, adult living classes, units in vocational classes and and other means. The format of this guide has been prepared to provide independent units with a wide range of activities and references to allow for individual center limitations.

It is strongly suggested that Consumer Education be provided for every MDTA trainee, at the beginning of the training period, for a minimum of 30 clock hours of instruction, in a class setting and according to the needs of the individual.

Robert M. Small
and
Frank E. Reynolds

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MANPOWER TRAINING SERVICE
RESOURCE SUPPLEMENT
TO THE

CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO, GRADES K-12

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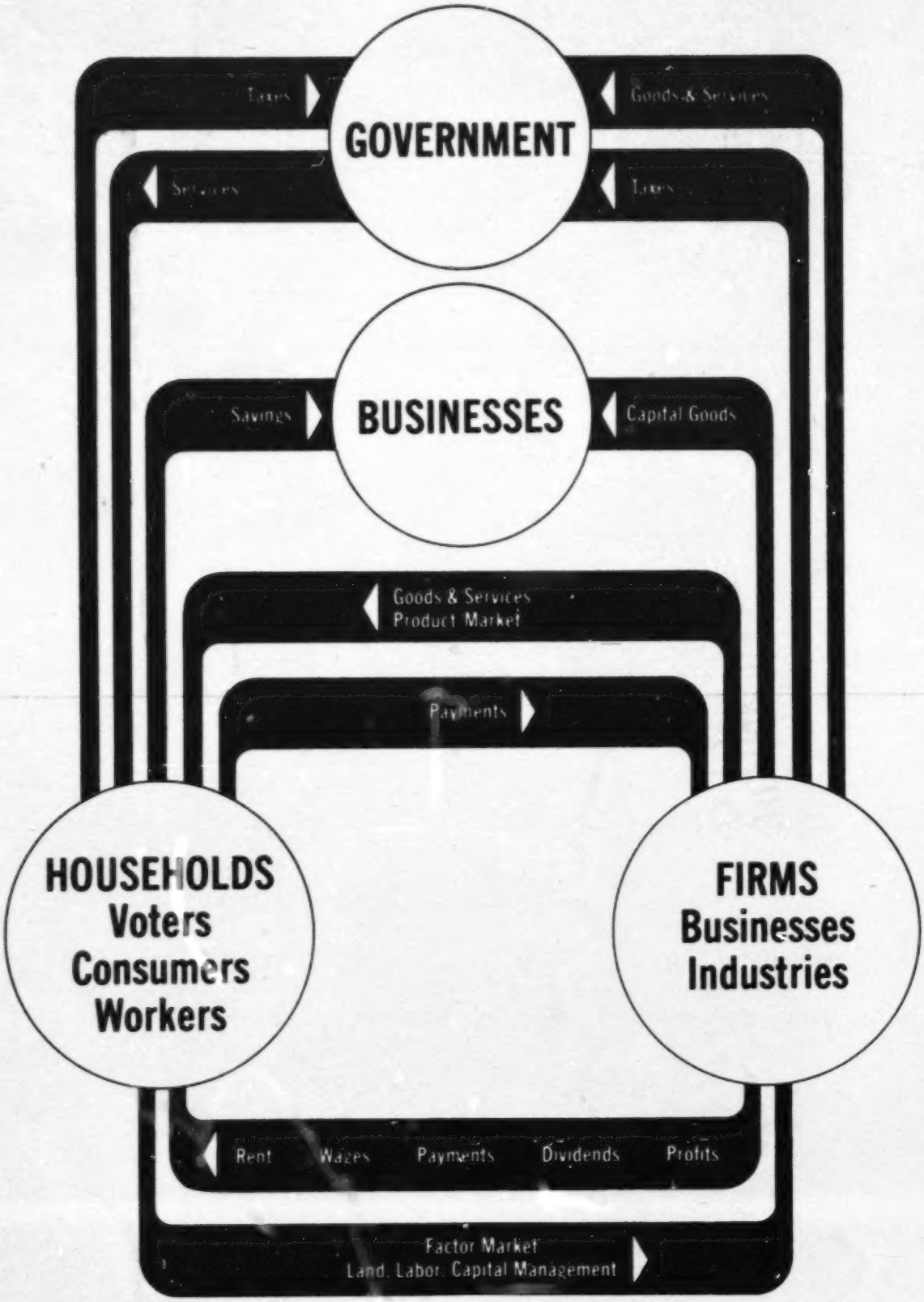
ECONOMIC SYSTEM

OVERALL OBJECTIVES

The trainee understands the basic operations of our economic system in order to carry out his roles of consumer, producer and citizen. He learns to arrive at sound decisions in the making of his own life style and in his participation in the life of the nation.

ECONOMIC SYSTEM



ECONOMIC SYSTEM

OBJECTIVE: **The trainee learns to understand the different forms of business organization—legal and government requirements—how they relate to individual effects of business on the economy—the value of Free Enterprise.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Characteristics and goals	Q & A session on various types of outlets for goods and services.	Teacher prepared information.
Private ownership	Discuss types of small businesses in local neighborhoods.	Related vocabulary and meanings
Sole proprietorship	Read material on: "How businesses are organized" —"Sole Ownership"—"Partnership."	Newspapers and magazines
Partnership	Discuss expansion of sole ownership into either partnership or corporation.	Crabbe, DeBrum, Haines: GENERAL BUSINESS
Corporations and Cooperatives	Establish difference between corporations and co-operatives.	Warmke, Wyllie, Wilson & Eyster: CONSUMER ECONOMIC PROBLEMS
Interlocking Directorates	Have speaker on the legal requirements for private and public businesses.	Hall, Musselman, Price, Weeks: GENERAL BUSINESS FOR EVERYDAY LIVING
Non-profit organizations	Competition—its importance and part government plays in control.	Transparencies 3-M Center
Monopolies	Characteristics of Free Enterprise. Vigilance of government in control of mergers and monopolies. Advantages and disadvantages of larger mergers.	The Balance Sheet—S. W. Pub.
Mergers	Importance of Trade Associations.	
Holding Companies		
Trusts		
Trade Associations		

GENERALIZATION:

Today's citizen has opportunity to compete in free enterprise system, to change employment and exercise free choice while accepting accompanying responsibilities. The guidelines for individual, business and government decisions are provided by Congress to further the goals of government regarding good use of resources, fair prices and distribution of income, and freedom and justice for all.

ECONOMIC SYSTEM

OBJECTIVE: **Trainee will recognize need for and use of profit in general business—also the influence of competition on profit making.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Profit Motivation Use of profits in business What entitles owner to profit Competition—Domestic and International	Read and discuss material on why companies need to make profits. Discuss costs of risks, new ideas, time and labor, use of advertising media. Examine newspapers and magazines for lists of competitive items and compare quality and price. Read stock market sheets for influence of rise and fall of prices on trade and profit. Have speaker from industry to explain use of profits. Invite stockbroker to talk about the market.	Teacher prepared material. Related vocabulary definitions Kennedy, Olsen, Dodd: APPLIED ECONOMICS Shilt, Carmichael, Wilson: BUSINESS PRINCIPLES AND MANAGEMENT Transparencies, 3-M Cente Hall, Musselman, Price, Weeks: GENERAL BUSINESS FOR EVERYDAY LIVING Resource speakers Newspapers and magazines

GENERALIZATION:

The intelligent use of profit leads to more employment, higher levels of living and a more equitable distribution of income.

ECONOMIC SYSTEM

OBJECTIVE: **The trainee understands the circular nature of the economy and the interdependence of goods, services and money.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Circular Flow of goods, services and money	Trace goods from producer to consumer—discuss how earnings spent on goods go back into stimulating production and so provide continued employment.	Teacher prepared information on banking, money, capital equipment, etc.
Consumers	Read and discuss differences between consumer goods and producer goods—capital equipment . . . money needed to provide these . . . how capital is used to keep production active.	Crabbe, DeBrum, Haines: GENERAL BUSINESS
Producers	Short history of money since the days of barter to present electronic system.	Warmke, Wyllie, Wilson and Eyster: CONSUMER ECONOMICS PROBLEMS
Money	Have groups collect newspaper articles; make up bulletin boards or wall charts showing interrelationship of above.	Shilt, Carmichael, Wilson: BUSINESS PRINCIPLES AND MANAGEMENT
	Resource speaker from industry on need for this circular flow.	Newspapers, magazines
	Show relevant film.	Changing Times
		The Balance Sheet
		Reference material from Federal Reserve or local banks
		Resource speaker
		Film

GENERALIZATION:

The circular flow of goods, services and money results in their interdependence whereby one economic unit activates the other.

ECONOMIC SYSTEM

OBJECTIVE: **The trainee will relate the role of consumer to production and understands what contributions may be made by consumers in their roles as producers.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Consumer	Read and discuss the changing roles of today's consumer—as citizen—credit customer—informed, self-reliant, efficient.	Feldman, Levy, Sasserath: THE CONSUMER IN THE MARKETPLACE
	Consumer's influence on production prices, new industries, jobs, taxes.	Holcombe, Thal: YOUR FAMILY AND ITS MONEY
Producer	Relationship of the consumer's choices to nation's economy.	Reprint *Dollars and Decisions*
	Trainee volunteer details of producers' jobs known to them.	Facts: Better Business Bureau
	Discuss ways and means of becoming better producers.	Kimbrell, Vineyard: SUCCEEDING IN THE WORLD OF WORK
	Benefits of being a producer—status symbol—money—level of living . . .	Wilhelms, Heimerl & Jelley: CONSUMER ECONOMICS
	List non-profit making producers. What are their contributions?	Newspapers
	Talents and skills needed for the producer jobs mentioned—what changes necessary today.	Pamphlets as relevant from bibliography
	Speaker from, e.g., department store on ways in which store keeps in tune with consumer needs.	Resource Speakers
	Speaker from personnel department of local company—what qualities are sought in applicants for jobs.	Relevant films or transparencies

OBJECTIVE: **The trainee will understand the functions of banks and money institutions—how to make best use of them for his various needs—compares their services under different headings.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Money and Financial Institutions Banks and the Banking system Classification of Banks Functions and organization of banks The Federal Reserve System	Money—its meaning for each trainee—how each can make it work for him. Various functions of banks. How do banks do this? How organized. Read and discuss bank advertisements, savings, interest, loans and mortgages. Have speakers from: Commercial bank and Savings & Loan Association to present various aspects of: Services offered. How banks are affected by Federal regulations—affect saver or borrower, etc. Field trip to local bank. Have display of materials that are collected from banks—Have individual trainees explain to group what the various forms are and how they are used.	Teacher prepared materials. Related vocabulary definitions Film: *The Lady and the Stock Exchange* *Working Dollars* *Banking in Action* *Paying by Check* Crabbee, DeBrum, Haines: GENERAL BUSINESS Hall, Musselman, Price, Weeks: GENERAL BUSINESS FOR EVERYDAY LIVING Materials obtained from local banks Newspapers

GENERALIZATIONS:

The wise exercise of freedom of choice by consumers leads to better production and a more efficient economy. Money, as our medium of exchange, serves as the activator of our economic system.

ECONOMIC SYSTEM

OBJECTIVE: **The trainee understands the place of the government in the economy—methods of control and protection for private and public businesses—various services and aids to the consumer—reasons for government intervention.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Role of Government Local, State and National	Q & A session on what government services mean to individual trainees. How far can we trace the government's influence on the health, education and welfare of the individual, the community, business and industry.	Teacher prepared materials. Related vocabulary definitions Schneider, Whitcraft, Rosenberg: UNDERSTANDING BUSINESS LAW
Government legislation and regulations regarding industry, employers, employees, prices, taxes, competitions, monopolies, etc.	Functions of various government departments—licenses, permits, certificates, inspectorates, etc. Read and discuss materials on government's control of competition—consequent benefits to public. Have speaker from Taxation Department discuss various kinds of taxes and the citizen's share in all this—consequent influence he can exercise.	Wilhelms, Heimerl & Jelley: CONSUMER ECONOMICS Related transparencies and films Resource speaker

GENERALIZATION:

Because Government plays a major part in regulating our economic activity, in determining national policies, and acts as employer and consumer, the trainee must be an interested and informed citizen-voter, so that he can communicate his wishes to the proper authorities.

ECONOMIC SYSTEM

OBJECTIVE: **The trainee learns the short history of the Labor Movement, Trade and Industrial Unions and understands structural organization of these and Labor relations/legislation in order to have an intelligent grasp of their functions and influences.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Labor and business Role of unions in business, relations with management, workers, etc. Main effects of: Wagner Act, Taft-Hartley Act, Landrum-Griffin, and FLSA Benefits to workers and to employers Employers' techniques to combat organized labor	Read and discuss relevant material on Unions. Have former Union members from among the trainees relate personal experiences. Have a speaker from a local Union. Read and discuss labor/management relations and cooperation needed for productivity and progress. Discuss trainees' future roles as Union members, managers, representatives and arbitrator.	Teacher prepared materials. Related vocabulary with definitions Musselman, Hall & Weeks: GENERAL BUSINESS FOR EVERYDAY LIVING Schneider, Whitcraft, Rosenberg: UNDERSTANDING BUSINESS LAW Resource speaker Related leaflets and pamphlets Newspapers and magazines

GENERALIZATION:

Members of the public need to be aware of the duty that labor and management have to maintain cooperation for productivity and stability in labor-management relations so that they can participate intelligently in this cooperation.

ECONOMIC SYSTEM

OBJECTIVE: **The trainee understands the general conditions in periods of prosperity and recession. He understands what creates unemployment and what can be done to avoid it. He learns the effects on the economy of saving and spending in such times.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Fluctuations in the economy	Initiate discussion on prosperity—what the word means to each trainee—in terms of living conditions, amenities for home and family—education—work.	
Prosperity	Discuss the Gross National Product—prices—changes—cost of living—how this affects specific cases, e.g.:	
Productivity	Wage earner on weekly pay Family on welfare	
Inflation	Home owner with mortgage Storekeeper with large stock	
Recession	Discuss above in relation to times of inflation and of recession.	
	Have businessman discuss the effects of fluctuations on his trade and employee problems.	

GENERALIZATION:

Fluctuations in the economy are shown by the Consumer Price Index, and this provides a guide to greater efficiency for individual spending as well as for the whole economy.

ECONOMIC SYSTEM

OBJECTIVE: Trainee recognizes steps in production which influence prices and related costs and wages.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Functions of Marketing Significance Service and utility Breakdown of Functions: Assembling and buying, storing, grading, standardizing, selling, transporting, communication, financing, risk taking, speculation Prices and effect on wages	Discuss functions of marketing under various breakdown headings. Select some local companies and trace products from source—noting various cost factors. Arrive at conclusions on effects of costs on ultimate price to consumer. Read and discuss materials on employment and wage trends in different parts of the country. Invite speaker from industry to discuss production costing methods. Question and Answer session on Consumer Price Index. Show relevant film.	Teacher prepared information sheets. Related vocabulary with definitions Consumer Reports Levy, Feldman, Sasserath: THE CONSUMER IN THE MARKETPLACE Warmke, Wyllie, Wilson & Eyster: CONSUMER ECONOMIC PROBLEMS Shilt, Carmichael, Wilson: BUSINESS PRINCIPLES AND MANAGEMENT Relevant films from local lending source Resource speaker

GENERALIZATION:

By being aware of the relationships between the factors contributing to the costs of goods and services, the consumer may make better informed choices.

The individual's knowledge of approximate prices of his needs and wants will assist him in his money management.

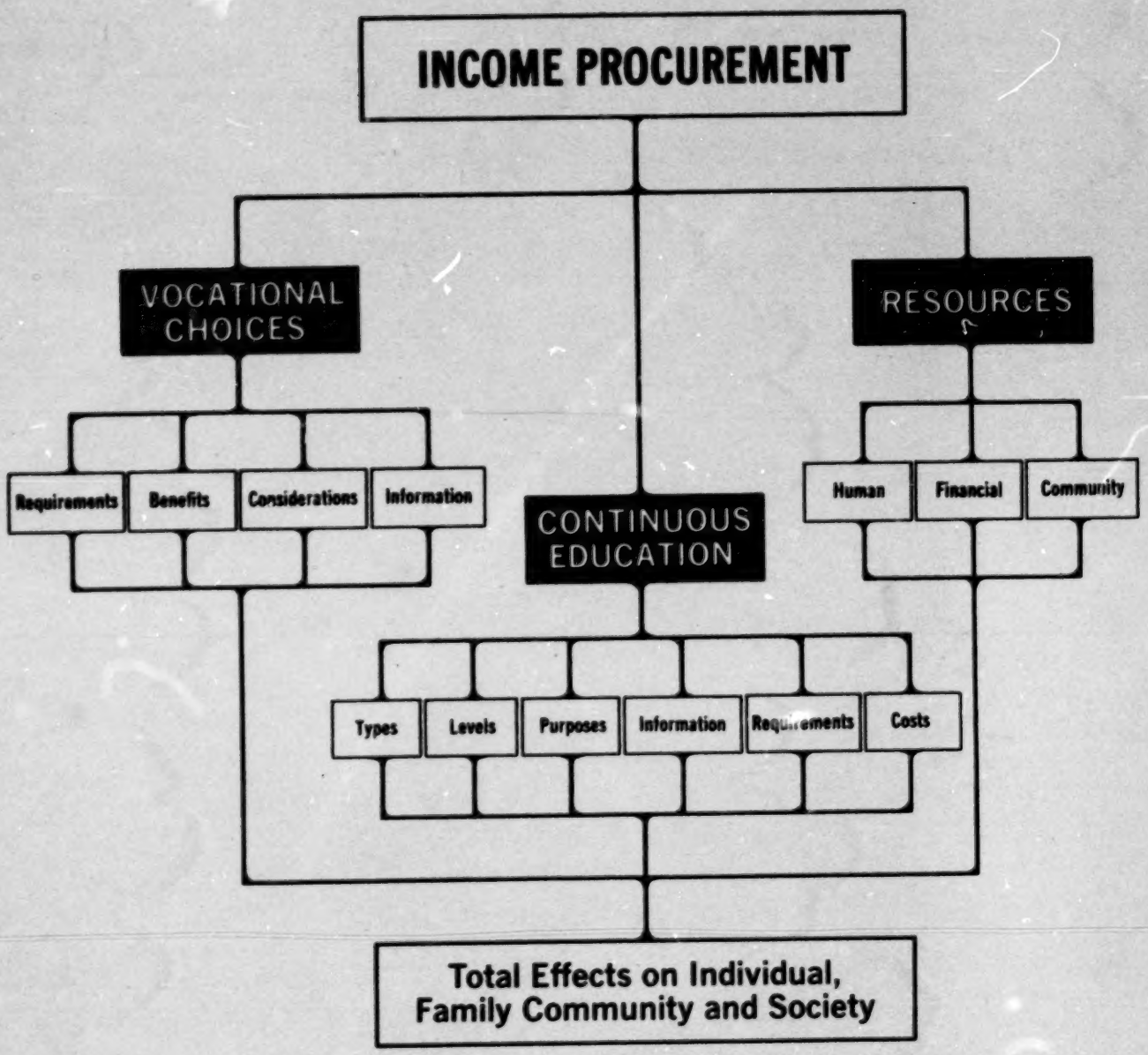
INCOME PROCUREMENT

OVERALL OBJECTIVES

The trainee has information which will make it possible for him to conduct his financial and social life to the benefit of all mankind.

The trainee becomes aware of the necessity of living within a budget and purchasing according to planned needs and income.

He is acquainted with and prepared with the knowledge and techniques necessary to make him an intelligent consumer, and can obtain full value for every dollar spent.


INCOME PROCUREMENT
VOCATIONAL CHOICES
RESOURCES
Requirements
Benefits
Considerations
Information
CONTINUOUS EDUCATION
Human
Financial
Community
Types
Levels
Purposes
Information
Costs
Total Effects on Individual, Family Community and Society

INCOME PROCUREMENT

OBJECTIVE: The trainee is aware of the possible sources of income available to him.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Income	Use teacher prepared guide sheet to lead discussion.	
Wages	Wages for services rendered based on: 1. Degree of attainment in your particular skill. 2. Area in which you work. 3. Union-management. 4. Company pensions. 5. Social security.	Schoenfield, David: THE CONSUMER AND HIS DOLLAR Thal, Helen M.: YOUR FAMILY AND ITS MONEY
Rent	Rental received based on: 1. Area. 2. Location within area. 3. Facilities.	
Interest	Accruing from: 1. Bank and credit union deposits. 2. Insurance policies. 3. Personal loans. 4. Stocks and bonds.	Warmke, Roman F.: CONSUMER ECONOMIC PROBLEMS
Profit	Monies made from the sale of tangible properties such as: 1. Real estate 2. Stocks and bonds, etc.	

GENERALIZATION:

Awareness of various sources of income broadens a person's outlook, and stimulates the planning of activities which will bring more money to the individual.

INCOME PROCUREMENT

OBJECTIVE: The trainee knows what community resources are important to consider in buying or renting a home.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Community Resources	Have students make a survey of the physical facilities that are available in their neighborhood which they would consider when buying or renting. Guide a group discussion around the following community resources: 1. Schools 2. Libraries 3. Parks 4. Utilities 5. Local, state and federal agencies 6. Services such as: a. Filling stations b. Laundries c. Bakeries d. Dairies e. Super markets f. Churches g. Hospitals	A Doctor A Real Estate Agent School Administrator Police Representative Other local agencies

GENERALIZATION:

Community resources can provide goods and services which can aid in attaining and enriching personal goals.

INCOME PROCUREMENT

OBJECTIVE: **The trainee explores, investigates and selects an occupational area appropriate to his abilities, training and interests in order to function in society.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Vocational Resources	Have trainee panel discussion in which the group would outline the necessary points to accomplish the objective. Bring a job counselor from B.E.S. to explain their function in this program. Acquaint trainees with job applications. Set up mock interviews.	B.E.S. Chamber of Commerce Kimbrell-Vineyard: SUCCEEDING IN THE WORLD OF WORK

GENERALIZATION:

The kind of job one chooses and how skilled one becomes as it affects one's economic values and income. Personal satisfaction is a non-material return for doing one's job well.

INCOME PROCUREMENT

OBJECTIVE: The trainee is aware of the methods of self evaluation and recognizes the importance of self discipline.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Human Resources	Have students answer the following questions: 1. Self evaluation a. Do I get along with other people? b. Are my physical characteristics an advantage? c. Is my formal education adequate to meet my goals? d. Do I have a particular skill at which I am adept? e. Is my health adequate? f. Do I practice regular eating and sleeping habits? g. Do I keep myself well groomed? h. Do I have interests and hobbies which are in line with my anticipated income? Record student feedback and hold group discussion.	Hill, Napoleon: THINK AND GROW RICH Schoenfield, David: THE CONSUMER AND HIS DOLLARS Kimbell-Vineyard: WORLD OF WORK

GENERALIZATION:

Awareness of one's personal attributes is helpful in determining one's abilities and one's goods.

CONSUMER ALTERNATIVES

OVERALL OBJECTIVE

The trainee will become aware of the various alternatives available to him as a consumer to better equip him to make wiser decisions meeting his needs and wants, current and future. This will enable him to obtain greater satisfaction from his available resources.

CONSUMER ALTERNATIVES

DECISION MAKING PROCESS

- Identify Want or Need
- Analyze Alternatives In Terms of Goals, Values, Resources
- Select One or Two Alternatives
- Guide And Control Decisions
- Accept Consequences and Responsibility of Decision
- Evaluate Decision for Future Reference

FLEXIBLE PLANNED USES OF MONEY—LONG & SHORT TERM GOALS

- A — Service
- D — Retirement
- V — Investments & Savings
- E — Credit
- R — Banking
- T — Transportation
- I — Housing
- S — Food
- E — Clothing
- M — Furnishings & Equipment
- E — Health
- N — Time
- T — Insurance
- S — Estates, Wills, Trusts

CONSUMER ALTERNATIVES

OBJECTIVE: **Trainees realize that planning present and future expenditures can lead to a more satisfying life style and realization of present and long term goals.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Planning Wants Needs Resources Priorities Agencies	Discuss with the trainees their immediate plans for the future. What are their expectations and ambitions? How do they expect to reach these objectives? Are their resources in line with their goals? Direct the discussion towards the conclusion that planned spending is often helpful to the consumer and can result in additional purchasing power and greater satisfactions in life. Ask the trainees to help you make a weekly budget. List needs that are common to everyone. Make up some additional expenditures related to your income and how a well planned budget can result in additional real income. Ask the trainees to project a budget for a week and each day record their expenditures. At the end of the week have a group discussion. Let the students tell you what they have discovered, discuss problems and alternatives, the need for changes in the budget. Ask students what plans they have for their excess income. Make a list of the agencies in your area which offer family budgeting advice and counseling. Invite a speaker from one of these agencies to discuss family budgeting.	Division of Continuing Ed., Cincinnati Public Schools: *The Wise Utilization of Income* The Office of the Superintendent of Public Instruction, State of Ill.: *Guidelines for Consumer Education*

CONSUMER ALTERNATIVES

OBJECTIVE: Trainees realize that customs and values play a large role in determining spending habits and that realization of these factors can produce wiser consumer buying.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Customs **Values** **Goals** Behavior Emotions Habits Experience Social Status Peer Groups Advertisements	Initiate a discussion with the trainees on the psychological factors that influence their decisions to buy. Direct the discussion towards the conclusion that a practical application of wise consumer buying can produce better results than decisions made based on social status or emotional behavior. Discuss what is meant by customs and values and how they are developed. Ask trainees what customs and habits they feel influence their decisions to buy. Point out the psychological appeal to emotional needs for security and status in advertisements. Make trainees aware of the fact that decisions based on social status, relationship to peer groups, etc., can cause poor consumer buying and that through a realization that these factors are influencing their spending habits they may be better able to direct their income towards more practical use. Divide Class into groups. Have each group choose a car to purchase, a Cadillac, Chevy or VW. Have each group report on the advertising factors that influenced their decision.	Turner, Donald F.: *Advertising and Competition* Changing Times: *Teachers Journal* The Reader's Digest Assoc.: *How to Spend Dollars With Sense* Darcy, Robert L., and Powell, Phillip E.: *Manpower & Economic Education*

CONSUMER ALTERNATIVES

OBJECTIVE: Trainees develop insight into the factors that influence their purchasing decisions.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Purchasing Decisions Advertising Labels Economy Location Financing Season Function Need	Initiate a discussion on the concepts listed. Analyze radio, TV, newspaper and magazine advertisements. Have trainees bring in labels from products they have at home. Read the labels and analyze them. Ask the trainees to check labels on comparative products to see if they can get more for their money. Discuss the economic factors that influence price determination and explain why it might be beneficial to postpone a purchase. Ask the class if they purchase items at different times of the year or at a particular location and explain the factors that influence these purchases. Make a list of items that can be purchased at a reduced price at certain times of the year. Make a list of the department stores in your area that have regular sales. Ask the class to contact the department store to see if they will mail sales notices to the school.	Warmke, Wyllie, Wilson: *Consumer Economic Problems* Daily Newspaper Division of Continuing Education, Cincinnati Public Schools: *The Wise Utilization of Income*

CONSUMER ALTERNATIVES

OBJECTIVE: **Trainee becomes aware of the alternative methods available to him to pay for his goods and services.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
How To Pay Cash Charge Interest Short Term Long Term	Ask the class how they pay for various products. Discuss charge accounts and interest rates. Compute the annual rate of interest on a charge account at a local department store. Invite a speaker from a local department store to discuss the different types of charge accounts. Discuss loan, credit and bankruptcy laws.	Bohlman, Herbert W. and Edna McCaull: *Understanding Consumer Credit* Thal, Helen M.: *Your Family and its Money* The Reader's Digest Assoc.: *How to Spend Dollars With Sense*

CONSUMER ALTERNATIVES

OBJECTIVE: Trainee becomes aware of the alternative choices available in selecting an appropriate wardrobe.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Clothing Selection Quality Economy Sewing Mending Making Storage Upkeep Laundry Cleaning Repair	Have trainees plan and put on a fashion show. Have trainees wear clothes they have made and repaired. Discuss quality and care of clothing made and clothing purchased. Have a trainee or a seamstress give a demonstration on mending and sewing. Invite a home economist to discuss selection of clothing for quality and economy. Discuss the care of clothing. Washing, dry cleaning, storing, etc.	U.S. Office of Education: *Curriculum Guide for Adult Basic Education for Personal and Family Development* Chambers, Helen and Moulton, Verna: *Clothing Selection* National Education Association, Department of Home Economics: *The Clothes We Wear* Wilson-Eyster: *Consumer Economic Problems* Consumer Conference Guide: *Clothing*

CONSUMER ALTERNATIVES

OBJECTIVE: Trainees become aware of the factors to consider in planning for a place to live.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Housing Owning Renting Financing Upkeep Location Transportation Leases Interest Taxes Insurance	Ask trainees what factors they consider in choosing a place to live. Ask trainees what cost they expect to incur in renting and owning a home. Keep separate list. Discuss the concepts involved: upkeep, taxes, insurance, etc. Invite a speaker from a financial institution to discuss mortgages and interest rates. Have a panel discussion or debate on renting vs. home ownership. Discuss how their decision to buy or rent would effect their activities in other ways. Develop a check list on what to consider when shopping for an apartment.	The Office of the Superintendent of Public Instruction, State of Illinois: *Guide Lines for Consumer Education* Thal, Helen M.: *Your Family and its Money* Consumer Conference Guide: *Appliances*

CONSUMER ALTERNATIVES

OBJECTIVE: The trainee becomes aware of the various means available to furnish and decorate their dwellings.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Home Furnishings	Invite a speaker who does furniture refiinishing to discuss low cost ways to furnish and decorate.	Wilson-Eyster: *Consumer Economic Problems*
Needs	Ask trainees what inexpensive ways they furnished or decorated their homes.	Thal, Helen M.: *Your Family and its Money*
Wants		
New	List free and inexpensive materials to work with.	Consumer Conference Guide: *Appliances*
Used	List magazines that furnish information about making and refinishing furniture and tips on decorating.	
Refinishing		
Decorating	Have students display small items they have made.	

CONSUMER ALTERNATIVES

OBJECTIVE: **The trainee becomes aware of the methods of transportation available to him and the alternatives to consider in choosing a method of transportation.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Transportation Owning a Car Need New Used Maintenance Insurance Operation Financing Public Transportation Cost Convenience Availability	Discuss the advantages and disadvantages of owning a car. Discuss concepts: cost upkeep, responsibilities, etc. Have a panel discussion or debate on purchasing a new or used car. Compare cost of owning a car with use of public transportation. Have the class calculate the expenses of a trip to New York by car, bus, train or plane. Divide trainees into two groups, those who own cars and those who use public transportation. Have students calculate their expenses to and from school.	Bohlman, Herbert W. and Bohlman, Edna McCaull: *Understanding Consumer Credit* Wilson, Eyster: *Consumer Economic Problems* Thal, Helen M.: *Your Family and its Money*

CONSUMER ALTERNATIVES

OBJECTIVE: **Trainees become aware of the various methods offered to them to pay for the goals they want and need.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Credit Credit Rating Lending Institution Contracts Collateral Down Payment Short Term Long Term Retail Credit	Discuss various lending institutions with the class: finance companies, credit unions, banks, insurance companies, pawn brokers and loan sharks. Divide class into groups, assign each group a separate agency to investigate and report on criteria for credit, credit rating, interest rates, collateral and missed payments. Compute the annual interest rate on a charge account at a local department store. Compute the additional cost of financing an automobile, home, furniture and appliances. Discuss the advantages of a large down payment. Discuss short and long term loans. Invite a speaker from a bank, finance company, or an insurance agency to discuss interest rates, criteria for granting a loan and the importance of maintaining a good credit rating. Invite a speaker from a local department store to explain retail credit and the various charge accounts that are available. Invite a lawyer to discuss contracts. Emphasize the importance of reading and understanding what they sign. Have class list the ways they have used credit. What institutions they have contacted. The pitfalls they have encountered. Divide class into groups. Choose an appliance and have the groups decide which way to finance it.	Consumer Conference Guide: *Credit* The Office of the Superintendent of Public Instruction, State of Illinois: *Guide Lines for Consumer Education* Bohlman, Herbert W. and Bohlman, Edna McCaull: *Understanding Consumer Credit* Local Better Business Bureau U.S. Printing Office: *Consumers Quick Credit Guide* Gale, Ella: *$$$ and Sense, Your Complete Guide to Wise Buying* Division of Home Economics, Federal Extension Service, U.S.D.A.: *Managing Your Money & When You Use Credit*

CONSUMER ALTERNATIVES

OBJECTIVE: Trainees develop an understanding of the importance of maintaining good health in his role as a member of the family, a worker and a member of the community.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Health Medical Cost Medical Safety Prevention Agencies Insurance	Initiate a class discussion on what good health means to the trainee. Discuss physical, mental and emotional stability. Have class list common ailments, colds, etc. Discuss preventive measures. What should be done after you become ill? Who do you see? What agencies will help you? Have trainees suggest topics they would like to discuss and invite a speaker to cover those topics. Develop a list of agencies that serve health needs in your area. Initiate a discussion of home remedies. Their usefulness. Give trainees a phone list and have them record emergency phone numbers and have them place it near their phone at home. Invite a speaker to discuss health insurance.	Daily Newspaper Case, Angetica W.: *How We Live* Whaley, R. F.: *Health for Happiness* U.S. Office of Education: *Curriculum Guide for Adult Basic Education for Personal and Family Development* Wilson-Eyster: *Consumer Economic Problems*

GENERALIZATIONS:

It is necessary to make changes in the budget at different stages in the life cycle.

Evaluating consumer alternatives will lead to results more satisfying than decisions made without considering the various alternatives.

Learning to evaluate advertising statements, labeling information, salesman's claims and other factors involved in decision making will lead to more satisfying results to the consumer.

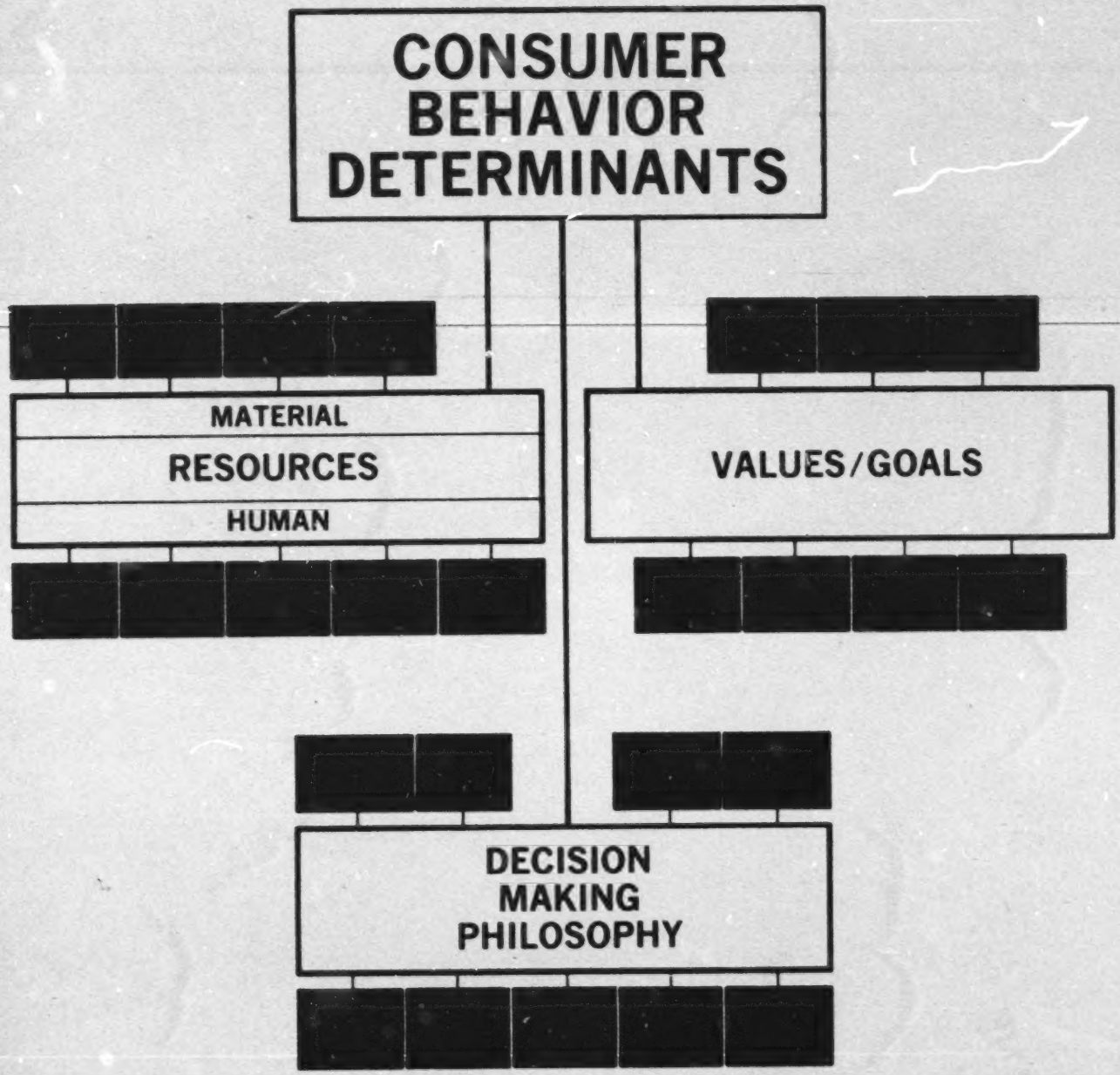
Good health is of prime importance for the consumer to maintain financial stability.

Credit is used as an extension of, not a supplement to, income.

CONSUMER BEHAVIOR DETERMINANTS

OVERALL OBJECTIVE

The trainee is aware that various factors influence the ways he uses his money. He knows that buying habits can be altered to suit his more aware standards.


CONSUMER BEHAVIOR DETERMINANTS
MATERIAL
RESOURCES
HUMAN
VALUES/GOALS
DECISION MAKING PHILOSOPHY

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The trainee recognizes the influences on his consumer behavior.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Decision-making philosophy Influencing Factors: T.V. Commercials Desire for Status Life Style Peer Acceptance Goals Personal Needs Available Money Available Products Family Influence Habit Patterns Types of Packaging Printed Ads Pleas for Ecological Control	Class discussion: the importance of discussing ways and means of utilizing family with those directly involved. Field trips, involving comparison shopping: Discount vs. department store Goodwill and other reclaim outlets vs. new goods Reasons for shopping either place. Role playing: Family situation: discussion on whether to buy a color T.V. or repair bathroom, or other appropriate situation. Check some commercials; notice what is influential in their make-up. Discussion: desire for status, peer acceptance, and life style, and how these factors influence our buying. Determine individual long range goals, and how to use buying power to help reach these goals. Look at packages containing similar materials. See which would attract one's interest. Decide why. Trainees bring in newspaper and magazine ads. Display on wall board. Find appeal in each. Study truth-in-packaging laws as they pertain to products used by trainees. Get information on detergent, plastic, glass pollution, noting manufacturers who try to use non-polluting containers.	Thal & Holcombe: YOUR FAMILY AND ITS MONEY Cheskin: WHY PEOPLE BUY Consumer Research, Inc.: CONSUMER BULLETIN Follet Publishing Co.: CONTAINERS, HOW TO COMPARE THE PRICES OF THEIR CONTENTS Commerce Clearing House, Inc., 1966: FAIR PACKAGING AND LABELING ACT, WITH EXPLANATION Coca-Cola Bottling Co., Amway Co., Procter & Gamble, etc.

GENERALIZATION:

Consumer behavior should lead on toward ultimate goals. Peer group status or social status should not sidetrack one into buying things one does not need or want.

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: **The trainee recognizes that his goals are different from the goals of others; therefore, his consumer behavior will be different from the consumer behavior of others.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Values and Goals Life Style Peer group acceptance Customs Economic level Desire for: security self-satisfaction status	Show Film involving family life, and discuss goals of film family compared to own goals. Trainees' goals, such as home ownership, small business, or whatever area group is interested in, are explained, pro and con, by outside expert. Discussion: Are you preparing NOW for retirement? a) Social Security b) Company-paid pensions c) Savings and investments	Check your public library or school board film lending lists Businessman from the community Local Social Security office Contact local firms for sample retirement plans

GENERALIZATION:

It is important for trainee to determine his true goals in life, both current and long range. It is also important that he accept the fact that long range goals may alter as one ages, and that one must adjust accordingly.

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: **The trainee shows that he can use his resources wisely to meet current needs and long-range plans because of his knowledge of influences on his consumer behavior.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Resources Material: Income Goods Advertising media Human: Skill Knowledge Talents Time Energy	Written Survey: Determine how trainees pay for goods and services. Discussion to show advantages and disadvantages of paying at shorter or longer intervals.	Teacher prepared materials.
	Determine what reliable information can be gleaned from ads, and how to use it advantageously, using carried-in ads and labels.	The Ohio Consumer Loan Associate: THE TRUTH ABOUT CREDIT
	Present a theoretical daily schedule for an average family. Determine ways that each member's time can be used more effectively.	U.S. Department of Agriculture Yearbook: CONSUMERS ALL
	Explain time and motion saving. From this, trainees and teacher plan effective food preparation, making a bed, painting a room, repairing a car, changing a tire, etc., the purpose being to save time and energy.	

GENERALIZATIONS:

Families and individuals rate the importance of resources differently; therefore, adjustments in consumer behavior will vary.

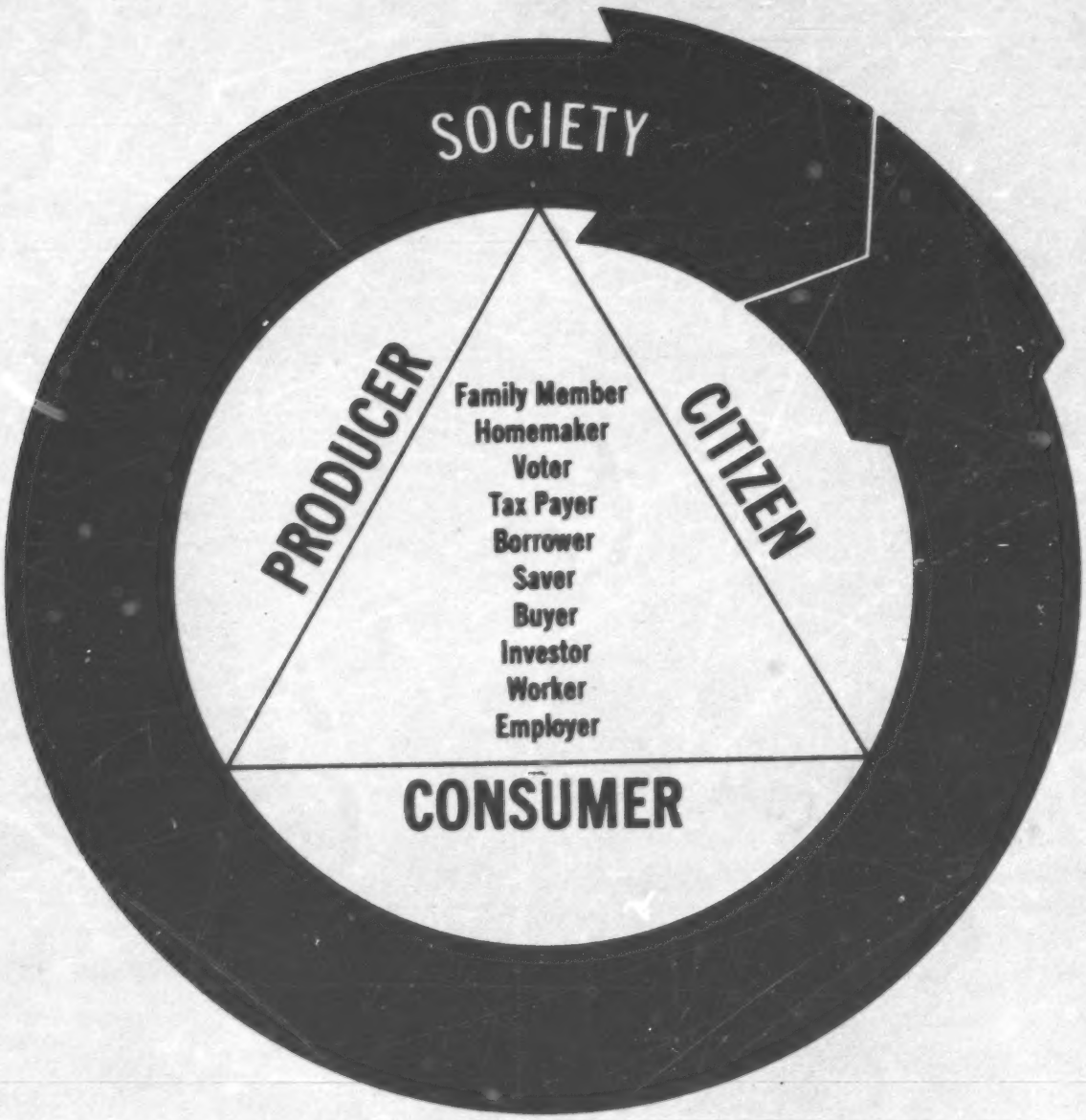
It is necessary to realize that one cannot always get what one wants immediately; therefore, substitutions of available or acquireable resources for those which are not available or within reach, are often necessary in order to fulfill needs or wants temporarily.

ROLE, RIGHTS AND RESPONSIBILITIES

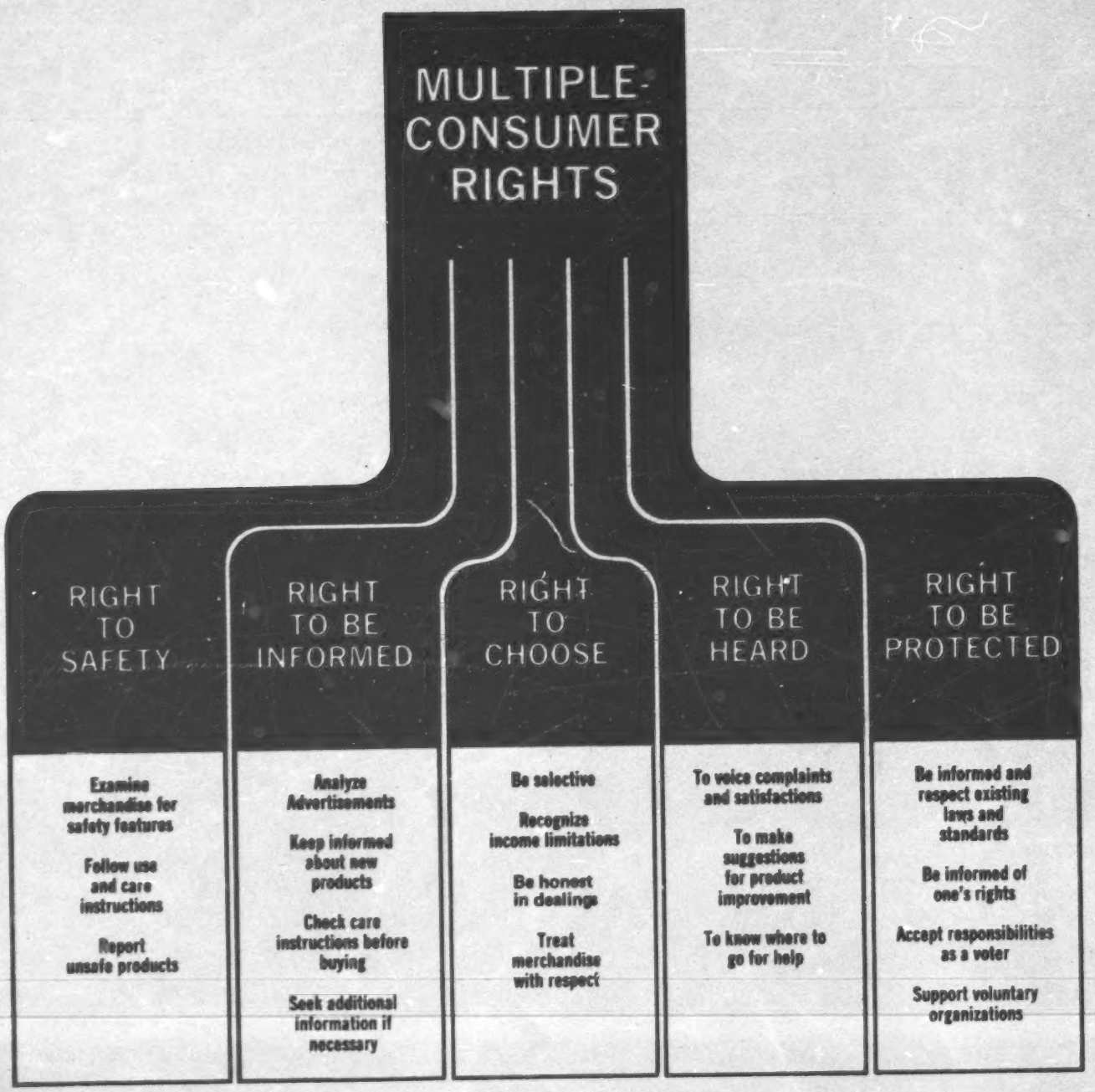
OVERALL OBJECTIVE

The trainee learns his rights as a consumer and recognizes that his role in exercising free choice in the use of goods and services carries with it a responsibility for which he must accept the resulting effects on him personally and on society in general.

MULTIPLE ROLES OF THE INDIVIDUAL



RIGHTS AND RESPONSIBILITIES


MULTIPLE-CONSUMER RIGHTS
RIGHT TO SAFETY
Examine merchandise for safety features
Follow use and care instructions
Report unsafe products
RIGHT TO BE INFORMED
Analyze Advertisements
Keep informed about new products
Check care instructions before buying
Seek additional information if necessary
RIGHT TO CHOOSE
Be selective
Recognize income limitations
Be honest in dealings
Treat merchandise with respect
RIGHT TO BE HEARD
To voice complaints and satisfactions
To make suggestions for product improvement
To know where to go for help
RIGHT TO BE PROTECTED
Be informed and respect existing laws and standards
Be informed of one's rights
Accept responsibilities as a voter
Support voluntary organizations

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The trainee examines his role as a consumer in order to discover his influence on production.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Consumer: Buyer Saver Borrower Investor	Discuss different ways of buying, such as cash, credit, installment; different things involved in each transaction. What should you obtain from salesman or store by way of receipt or guarantee? What and when to sign; what to do if your purchase: doesn't work; was a trick; was overcharged; etc. Why save; what for; who can save; how much; how does it help the individual, the family, and the nation. Select one item, such as a house, and work out a budget or savings plan for purchase. Simulate family situation—earners' contributions. Have group select persons, such as homeowners, storekeepers, college students, bankers. List reasons these persons have for borrowing, rules governing borrowing, means of repaying, etc. How and way of investing. Advantages and disadvantages.	Teacher prepared information. Teacher prepared related vocabulary Quiz forms Warmke, Wyllie, Wilson, Eyster: CONSUMER ECONOMIC PROBLEMS Changing Times Education Service: "A Resource Kit for Consumer Education" Crabbe, DeBrum, Haines: GENERAL BUSINESS FOR ECONOMIC UNDERSTANDING Musselman, Hall, and Weeks: GENERAL BUSINESS FOR EVERYDAY LIVING Levy, Feldman, Sasserath: THE CONSUMER IN THE MARKETPLACE

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: **The trainee understands that he must be an effective producer in order to contribute his fair share to the community.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Producer Worker Employer	Have class divide into groups, each responsible for choosing one item in daily use. They then list all jobs involved in its production and distribution, from natural source to consumer.	Teacher prepared material. Related vocabulary lists with meanings
Service Workers	List all those who do not participate in but whose skills and knowledge are essential to production.	Warmke, Wyllie, Wilson, Eyster: CONSUMER ECONOMIC PROBLEMS
Unpaid Workers	Housewives, volunteer workers, etc. Discuss how each of these categories has its individual contribution to make, and how each individual should be aware of the dignity of labor, and of the importance of fulfilling his role to the best of his ability.	New Readers Press: "Be Informed" Series Crabbe, DeBrum, Haines: GENERAL BUSINESS FOR ECONOMIC UNDERSTANDING Price, Musselman, Hall, Weeks: GENERAL BUSINESS FOR EVERYDAY LIVING

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: **The trainee recognizes the differences that exist among the roles that citizens must play, and how these influence him and his family, community, and society in general.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Citizen Individual Family Member Voter Taxpayer	Talk by a leading councilman on citizens' rights, and city government functions. Film on citizenship. Discuss necessity for close family ties, and for communication among members. Need to understand and weigh issues and responsibility to express his wishes by casting his vote regardless of the weight of public opinion. Discuss ways and means of realizing what tax money is doing—of making certain that the goods and services we buy through government represent the best use of money. Discuss necessity of working for a fair and sound tax system to avoid unnecessary waste and to legislate responsibility for the use of the taxpayers' money.	Price, Musselman, Hall, and Weeks: GENERAL BUSINESS FOR EVERYDAY LIVING Selected films City Councilman Teacher prepared material Related vocabulary with meanings Thal, Holcombe: YOUR FAMILY AND ITS MONEY Schneider, Whitcraft, Rosenberry: UNDERSTANDING BUSINESS LAW

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: **The trainee's intelligent use of his free choice of goods and services is proved to be very important today because of the huge variety of alternatives available.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to choose Responsibility for: Selectivity After care of purchases Immediate needs as related to income	Q & A session on advantages and disadvantages of comparative shopping, e.g., in terms of cash, time, expenditures. What determines final choice—reasons why. Have some trainees in role playing—visiting department store for new clothes and then Goodwill for used ones—how and when to select. Discuss how a person can be a careless spender if he abuses purchases, even when choice was excellent to begin with. Investigate the type of house available to a family which wants to own a home—how they can work out what is available to a family with income at its peak. (Family type role playing) Speaker on wise shopping from the Better Business Bureau. Speaker on wise house buying from real estate agency.	Better Business Bureau Consumer's Buying Guide New Readers Press: "Be Informed" series Thal, Holcombe: YOUR FAMILY AND ITS MONEY Transparencies: 3M Company, Visual Products Division

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: **The trainee exercises his right to be heard by learning to criticize constructively and to communicate his criticisms and suggestions to the proper sources.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to be heard Responsibilities: To make justified complaints and remedial suggestions To raise his voice on today's issues which concern the present and future fate of mankind	Have class list and inquire about various agencies which aid the consumer. Discuss possible improvements in local businesses, parks or recreation centers, etc. Speaker or film from the Better Business Bureau or other consumer aid agency. Role playing—complaints on poor merchandise, poor service. Class suggests better ways to present these complaints, if necessary. Letters written to leading businessmen and to a congressman on such topics as pollution, returnable vs. non-returnable bottles, detergents with enzymes, excessive bagging and packaging, etc.	Agency speaker Changing Times Education Service: "A Resource Kit for Teaching Consumer Education" Newspapers and Magazines Schneider, Whitcraft, Rosenberg: UNDERSTANDING BUSINESS LAW

GENERALIZATION:

All of us are obligated to take an educated interest in the quality of goods and services, and to exercise our right to try to remedy any deficiencies, and to encourage any possible improvements. As a result of citizens' protests and suggestions, an increase in communications on all levels should bring about happier producer/consumer relations.

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: **The trainee is informed on the different types of goods and services whose safety needs to be investigated, and then proceeds to base his choices on this knowledge.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to Safety Responsibilities: To purchase the safest possible types of merchandise To read and follow instructions To make complaints to the right people on hazards to health and safety	Q & A session on what the trainees' problems are regarding safety and health hazards. Role play between tenant and landlord of rat-infested houses, dangerous stairways, lack of garbage containers, etc. Groups decide on products, e.g., children's toys, which have been found unsafe. Point out faults; write to manufacturers. Bring items to class which illustrate dangers—examine reason—ignorance in use? Insufficient instructions? Dishonesty? Speaker on safety standards imposed by government. Speaker on drug use and abuse.	Teacher prepared information sheets. Film: *A Reason for Confidence,* Assn. film Government representative on safety standards Instruction booklets on equipment Film on Fraud

GENERALIZATION:

If all members of society make determined efforts to insure safe goods and services, better health and fewer casualties will result.

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: **The trainee uses his ability to analyze information available from consumer agencies and businesses when making decisions.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to be Informed Responsibilities: To keep informed on new products To read and analyze advertisements, labels, and care instructions To be realistic about the cost to buyer of goods purchased on credit, and different kinds of retail credit; cost of loans from four main sources, e.g.: Banks Finance Companies Credit Unions Pawnbrokers	Have volunteers from group tell briefly ways in which they have had to pay too much because of lack of knowledge of merchandise. Read and discuss related prepared materials. Show transparencies of labels, conditional sales contracts, applications for insurance, etc. Discuss importance of understanding "small print." Resource speaker on pitfalls to avoid in reading labels, contracts, etc.	Teacher prepared materials. *Consumer Reports* *Changing Times* Businesses and Agencies Advertising: T.V., Magazines, Retail Stores Transparencies of labels and advertisements Speaker from Consumer Agency Levy, Feldman, and Sasserath: THE CONSUMER IN THE MARKETPLACE Schneider, Whitcraft, Rosenberg: UNDERSTANDING BUSINESS LAW

GENERALIZATION:

An informed consumer is one who avoids unwise decisions because he has acquired the knowledge necessary for making wise ones. He then practices the rules because he understands the effects of his decisions on our free enterprise system.

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: **The trainee becomes aware of various aids and forms of protection offered to him by the government, individual organizations, and private business.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Right to be Protected Responsibilities: To know one's rights To know of and respect laws and safety standards To be an informed voter To support organizations and businesses who contribute research time and money to the protection of individuals	Have groups choose different topics, e.g., safe housing, health hazards from incorrectly labeled goods, fire dangers in the home, violence in the streets, lighting, litter, etc. Leader in each group reports on local conditions. Group decides what action is needed, and communicates with proper authority. Show film on fraud. Speaker from the Better Business Bureau, fire department, police department, or other public service to discuss what individuals can do to help themselves, as well as these agencies.	Teacher prepared information materials. Levy, Feldman, Sasserath: THE CONSUMER IN THE MARKETPLACE Consumer Protection Association of Cleveland, "Voice of the Consumer" Warmke, Wyllie, Wilson, Eyster: CONSUMER ECONOMIC PROBLEMS

GENERALIZATION:

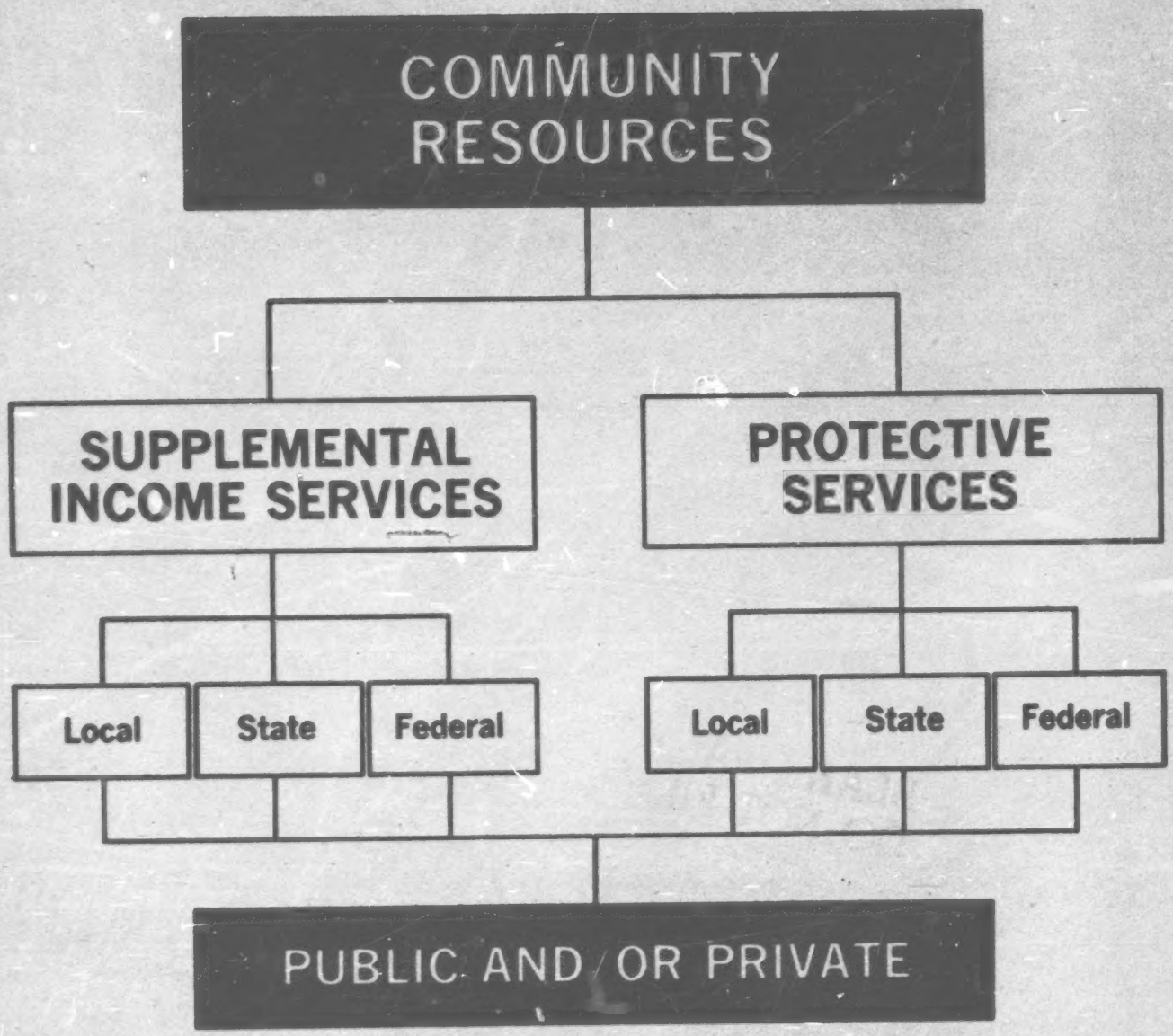
The trainee who is aware of his rights to be protected and is informed on the laws regarding these can insure better goods and services for himself and for society.

Every individual can improve his and his neighbor's welfare by knowing and exercising his rights, and fulfilling his responsibilities as a consumer. The roles of buyer, saver, borrower and investor are integral parts of an individual's life at one time or another; therefore, their interrelationship needs to be fully understood.

COMMUNITY RESOURCES

OVERALL OBJECTIVE

The trainee will become aware of the resources within his community which can supplement his income or satisfaction and those which can give him protection to the extent that he can use these services for his own satisfactions or can assist in these services.


COMMUNITY RESOURCES
SUPPLEMENTAL INCOME SERVICES
PROTECTIVE SERVICES
Local
State
Federal
Local
State
Federal
PUBLIC AND/OR PRIVATE

COMMUNITY RESOURCES

OBJECTIVES: **The trainee is aware of available community resources and identifies those which can supplement his income or satisfactions when necessary or desirable.**

Income can be supplemented through loans or grants by public or private sources. Satisfaction can be increased through goods and/or services provided by public or private sources.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Local Businessmen's Organizations Women's Clubs Religious Organizations Individuals Day Care Centers Recreational Facilities School Board	Have a class discussion over the needs and problems of child care when working. Discuss the advantages and disadvantages of different types of care (private vs. public, institutional vs. home). Make a class list of public and private day care centers in your community utilizing trainees and counselor resources. Have someone speak to your group from a day care center in the community. Include information concerning rules and regulations for the center, educational aspects, personnel qualifications and number, individual attention given children, and health care. Discuss the importance of healthful recreation with the class (self improvement, rest and relaxation, strengthen family ties). Make a class list of the different type of recreational facilities available in your community (kiddie parks, parks, swimming pools, camping facilities, fishing and boating, educational facilities). Use a large city map to help locate different areas. Utilize a trainee centered bulletin board of recreational activities within the community. Make a class list of services provided by the public schools of adults and children relating to health (physical and mental) and educational welfare. Discuss how these services are funded and the importance of these services.	Director of Social Services by United Community Council Columbus, Ohio (or check with United Appeal Agency in your city) Weingarten, Violet: *The Mother Who Works Outside The Home* Speaker from a child care center Pamphlets from the Department of Parks and Forestry "The Wonderful World of Ohio" booklet Local School Board American Technical Society pamphlets: *The Public Will be Served*, etc. Institute of Life Insurance, New York, New York: *Making the Most of Your Money*

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
State OBES Workman's Compensation Public Welfare Vocational Rehabilitation Business and Professional Organizations	Discuss problems created by lack of or shortage of income: Food, Clothing, Sheker, Family difficulties, Change in life style. Make a list of agencies that can help in difficult times (short term) such as Credit Counseling, Private Agencies, etc. List agencies that can help during long term unemployment such as: Skill development programs Educational programs Welfare assistance Have a speaker from the Employment Service explain the functions of his agency and the training programs available (discuss Manpower Training). Have a speaker from the Welfare Department—Include the following: The structure of the agency and the types of assistance provided Procedures for obtaining help Who can qualify for help Funding of agency Have a Nutrition Aide speak to the class to discuss how the use of government surplus and food stamps can help families live on a limited income regularly, or temporarily, and the preparation of nutritious meals on a limited budget. Make a class list of agencies such as Goodwill and Salvation Army and the services they provide (employment for the handicapped, used goods for less). Discuss the economy of buying used clothing, furniture, as compared to new. Discuss the use of newspaper ads, sales, etc. Bring the following topics into the discussion:	Speaker from the Employment Service Speaker from the Welfare Department Warmke, Wyllie, Wilson, Eyster: CONSUMER ECONOMIC PROBLEMS Consumer Credit Counseling Service, Columbus, Ohio: *Credit Debt Counseling* Grolier Educational Corporation Kit. The units on *Food, Clothing, Shelter, Cars, Furniture, Appliances, Ways to Shop* Speaker from the Health Department New Reader's Press Be Informed Series: 1. *Personal Credit* 2. *Buying an Auto* 3. *Finding a Job*

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
	Is the extra cost for new items always necessary? Furniture—Good used vs. cheap new. The determination of quality of clothes, appliances, furniture, automobiles.	Good Reading Committee, 505 8th Ave., New York, New York *Act on Fact*
Federal Social Security Department of Agriculture	Set up a case study in which one has worked 30 years and another 2 years. Both have an industrial accident resulting in loss of a limb. The second man has two children under 10 years of age. Have trainees investigate literature available and determine list of possible benefits under Social Security which might accrue to these cases. Follow class activities by a visitation by a speaker from the Social Security office. The speaker can give a general resume of services provided under Social Security and then discuss specifically the case study. Have discussion of information gained through the above activity. Acquaint trainess with the purposes and services of unemployment compensation by having speakers from local offices explain who is eligible for coverage and assistance available.	Superintendent of Documents: *Consumer Education Bibliography* prepared from the President's Committee on Consumer Interests National Consumer Finance Assn.: *Consumer Credit and You, The Consumer Finance Story* Public Affairs Pamphlets, New York, New York Changing Times Education Service, Washington, D.C.: Changing Times Resource Kit

GENERALIZATIONS:

If a trainee is familiar with the resources within his community and the services that they provide, he can identify those which best meet his needs or wants and can supplement his income or increase his satisfaction.

A knowledge of the benefits provided by the social agencies in his community and the funds, both public and private, necessary to perform these services will enable the trainee to recognize the need to use these services in a responsible manner so that they will remain available for those who are in need.

COMMUNITY RESOURCES

OBJECTIVE: **The trainee is aware of available agencies which can contribute to the protection of himself, his rights, and his environment, and is able to use the services or assist in the activities involved in these services.**

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
Local	Discuss the purpose of the Better Business Bureau. Name some common consumer frauds:	Record from the Money Management Kit — Section on *Frauds* and *Misrepresentations*
Police Department	Misrepresentation of products Fly-by-nighters	
County Health Department	Overcharging	
Better Business Bureau	Show film "Better Business Story."	Better Business Bureau, *The Better Business Story* (film)
Consumer Organizations	Discuss the following topics:	
Local Business	When is it wise to contact Better Business Bureau. Laws protecting consumer organizations and when can they help you?	
	Have the trainees make a class list of the different duties of the average policeman. Discuss the importance of a good police force in the community.	Speaker from the police department
	Have someone from the police department discuss the services provided by the department (the duties of the policeman, problems encountered by his job, training needed).	*Consumer Protection Laws* from the Attorney General's Office on Consumer Frauds and Crime
	Have a class discussion on the attitudes, duties, etc., of the police, following the above speaker.	Institute of Life Insurance: *Making the Most of Your Money*
	Discuss the various medical services offered through the public health service. What benefits are available and requirements for eligibility.	Speaker from the Health Department
	Have a speaker from the Health Service talk to the class about the services offered by the County Health Dept., the need for these services, costs, and benefits.	Related pamphlets from the Health Department

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	SUGGESTED RESOURCES
State Attorney General Consumer Frauds Bureau Dept. of Mental Health Dept. of Highways & Highway Safety Dept. of Commerce Public Utilities Dept. of Natural Resources Industrial Relations & Labor Laws Legal Aid **Federal** Consumer Agencies Dept. of Agriculture Dept. of Commerce Health, Education & Welfare Red Cross Dept. of Transportation Postal Inspector F.D.A.	Discuss ways state channels money or aid for benefit of consumer through taxes that benefit community, school, individual (ex. license plate, real estate, gas taxes, pay for patroled highways, schools, roads, parks, waterways). Discuss agencies available at state level for help and purpose of these agencies. Bring in speaker over areas of trainee interest. Set up case studies of individuals with different types of problems (cannot pay creditors, involved in accident—no insurance, evicted from home—because of Urban Renewal, disertion). Discuss what agencies these people would contact, what services provided by these agencies. Discuss safety laws for motorcycles, and auto accident laws. Have speaker from highway patrol discuss need for safety devices in automobiles and motorcycles and show need for the use of these devices through the use of Department of Highway safety films. Discuss and show examples of types of postal frauds and how they can be dealt with. Have class discussion on what is F.D.A.? What are the duties of F.D.A.? What is the need for? Bring in articles concerning topics the F.D.A. has been involved in, such as cyclamate, thalidomide.	National Consumer Finance Association: *Consumer Credit & You* Speaker from the Highway Dept. The Travelers 1967: *Book of State & Highway Accident Data* *"Was It Sudden?"*, Highway Patrol film on Auto Accidents U.S. Dept. of Labor, Bureau of Labor Standards: *Aids to Safety* Newspaper Magazine Articles

GENERALIZATIONS:

Protective services, both public and private, on local, state, and national levels are designed to aid the individual. A knowledge of these services will enable the trainee to better protect himself and his family.

An understanding of the protective agencies and the services they provide will establish a more positive attitude in the trainee toward these agencies. As a result, he will be able to use or assist in the activities of these services toward the betterment of his community and society in general.

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GLOSSARY

Consumer Education Terms

Aggregate: the sum total of similar units. Often used in connection with national totals of supply, demand or output.

Asset: items that are owned. Also may include debt owed to and on which accounting or economic value may be placed.

Bond: basically, a long term loan. It is a certificate of indebtedness issued by the borrower to the purchaser. Governments and corporations issue bonds.

Capital: property (machinery, tools, factories) which is used in the production and distribution of goods and services. Often, also used for accumlated possessions calculated to bring in income.

Caveat Emptor: let the buyer beware.

Caveat Vendor: let the seller beware.

Circular Flow: the movement of goods, services and money between producers and consumers.

Cognovit Note: a promissory note with a clause permitting the holder to appear in court in judgement without notice to the maker of the note.

Collateral: property pledges by a borrower as security for a loan.

Collective Bargaining: the process of negotiations by unions and management for the purpose of establishing the terms and conditions under which labor is employed.

Commercial Bank: a bank including in its function the acceptance of demand deposits subject to withdrawal by checks.

Competition: competing for factors of production, goods and services in an economy, usually through a market mechanism.

Consumption: the use of goods and services to satisfy desires.

Consumer Goods: goods which are used directly to satisfy human desires, as compared to capital goods.

Credit: as usually used, any advancement of funds to be repaid later.

Credit Union: a cooperative loan society which pools funds to loan to members.

Deflation: a period of increasing value, in terms of goods and services, resulting from a general fall in the price level.

Demand: the quantity of an economic good that will be bought at different prices.

Demand Deposit: a money deposit in a bank which may be withdrawn by a check.

Distribution: the division or apportionment of income and property among people and businesses in a country.

Disposable Income: that portion of personal income which the populace is essentially free to allocate between consumption and savings.

Economics: the way in which a society allocates its productive resources in providing the needs and wants of its members.

Fair Trade Laws: laws permitting resale price maintenance by the manufacturer.

Factor Market: the mechanism where land, labor, capital, and management (risk) meet to be allocated to the production process.

Full Employment: the full utilization of an economy's productive resources.

Fringe Benefits: income and security benefits for a labor force beyond direct wage payments.

Federal Reserve System: the quasi-government agency that includes the member banks and the governing bodies.

Garnishment: the legal notice used to attach property or wages to satisfy a debt.

Good: tangible merchandise used to satisfy human needs and wants.

Gross National Product (GNP): the money value of market prices of all finished goods and services within a country in a year.

Indirect Tax: a tax ultimately paid by someone other than the person or organization required to remit the proceeds to the government.

Interdependence: the need for each other of people, business, regions of the world and governments.

Interest: payment for the use of another's money.

Labor Force: the total number of individuals in the population who are working or seeking work.

Labor Union: an organization of workers recognized by employers as the bargaining agent for their members as employees.

Liability: in accounting, an obligation to pay; or a claim on assets.

Market: a place where buyer and seller meet. In an economy, it represents the total of supply and demand to buy and sell goods and services.

Money: any generally accepted medium of exchange. Its value lies in its ability to command goods and services. Currency, checks and other commercial documents.

Monetary Policy: the use of measures by the Federal Reserve System to influence the general condition of the economy.

Mortgage: a statement held by a person allowing him to obtain possession of property should the buyer fail to repay money borrowed for its purchase.

Net Worth: the value of assets minus liabilities. Used by individuals and businesses to represent economic worth at a given time.

Opportunity Cost: cost figured by the best foregone alternative, that is what is given up to obtain a good or service.

Product Market: where buyers and sellers meet for exchange of final goods and services.

Producers Goods: goods used in the production of other goods, as compared to consumer goods.

Profit: the net return to an economic unit after costs have been met. Earnings from an enterprise, or the return on risk.

Procurement: to obtain, to get, to receive—as income procurement.

Real Income: income in terms of what it will buy at a given time.

Resources: computable wealth, available means of obtaining wealth or satisfactions, or the immediate and possible source of revenue.

Satisfactions: the fulfillment of a need or want. Monetary and non-monetary results from consuming or producing goods or services.

Scarcity (economic): limited resources in relation to relatively unlimited wants.

Service: productive act of labor which satisfies individual or group needs or wants without providing a tangible product.

Social Goods (and services): goods provided collectively, usually through governments by means of taxes or other assessments.

Socio-econoimcally Disadvantaged: relates to individuals or areas that by cultural and economic circumstances experience under-employment and consequent lower standard of living in comparison to norms.

Standard of Living: a generally accepted normal amount of goods and services consumed by a group.

Supply: the amount of goods and services that will be for sale at different prices.

Transfer Payments: payments made by governments for which it receives no productive service.

Utility: the effectiveness of a good or service to satisfy needs or wants.

Unemployment: usually applied to idle workers seeking work. However, it also implies other idle productive resources.

Value Added: the difference between the value of goods and services purchased and the value as sold.

Wage: the price paid for the use of labor.

Wealth: a stock of assets. Economic material of value.